

MAKE
DELAY
PAY

**Make Delay Pay: improving compensation
for rail passengers**

Introduction

All Transport Focus's research confirms the importance of punctuality for passengers – they want and expect their train to be on time. When trains are late it is important for train companies to manage this disruption.

A good, easy-to-use compensation mechanism can take some of the sting out of delays and help build trust between passengers and the train company.

Delay Repay is a good scheme that gets money back to passengers. However our research shows that too few passengers claim the compensation that they are entitled to. So in 2019 we decided to refocus efforts on improving Delay Repay compensation schemes.



Raise passenger awareness of compensation



Encourage more passengers to **claim what they are entitled to**



Challenge train companies to make the claims process **simpler and quicker**

Passengers need to claim more often – it is one of the best ways to make their voices heard and incentivise the industry to improve.

Summary of recommendations

In this report we make a number of recommendations designed to make claiming compensation easier and more attractive.

Awareness: ensuring passengers know they can claim

- Train companies must ensure that staff include information on compensation when making announcements about delays on board trains and at stations. Train companies must monitor compliance and publish results.
 - Train companies must use their website homepage to raise awareness of Delay Repay, including the minimum qualifying delay length.
 - All websites should display clear guidance on when you can and cannot claim. This should cover different scenarios such as travelling with more than one operator and when using a combination of tickets (split tickets). This should be consistent across all train companies.
 - Every train company should offer Delay Repay 15 to bring consistency to compensation across the network.
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Tackling indifference: persuading passengers that claiming is worthwhile

- Implementation of new schemes designed to overcome 'indifference'. This could include a wallet function that allows smaller payments to accumulate and be redeemed at a later point, the option to 'swap' compensation for complimentary tickets or for other offers or rewards (such as a free coffee), and the ability to donate compensation directly to charity.
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Effort: making it easier to claim

- Implementation of 'one-click' automation across the country. Using smart-ticketing 'tap-in' data, seat reservations or stored 'usual journeys' to identify when you may have been delayed and prompt (by text or email) to confirm your delay and submit a pre-populated claim form.
- Train companies should raise awareness of their Delay Repay accounts and ensure they 'remember' all key information, including season ticket details.
- Standardisation and simplification of claim forms. This would provide greater clarity for passengers and help to reduce the volume of rejected claims.
- The development of a national portal for co-ordinating claims. This avoids passengers having to know which operator was responsible for what.

What are we doing about this?

In 2018 Transport Focus, in collaboration with the Department for Transport (DfT), commissioned research looking at passengers' propensity to claim Delay Repay and their experiences when doing so².

This found that only 35 per cent of passengers actually claimed the compensation they are entitled to. Claim rates were lowest for shorter delays with just 18 per cent claiming for a delay of 15-29 minutes.

Since then we have worked to increase this rate, including:

- producing a report³ highlighting the main barriers to claiming
- pushing this message through an awareness campaign
- meeting with train companies to discuss improvements
- testing new ideas with passengers through a survey
- reviewing individual train company websites.

This new report sets out our latest findings and recommendations. The key findings from our website review are available in Appendix 1. The full results of our passenger survey have been published separately alongside this report⁴.

¹ You can find details on each train company at: <https://www.nationalrail.co.uk/209242.aspx>

² [Rail Delays and Compensation](#). Transport Focus and Department for Transport. 2018.

³ [Make Delay Pay](#). Transport Focus. 2019.

⁴ [Delay Repay compensation survey](#). Transport Focus. 2020

What is Delay Repay?

Delay Repay is the name of the compensation scheme operated by most (but not all) train companies.

Train companies offering Delay Repay will pay out irrespective of who, or what, caused the delay - the only criteria is the length of the delay. There are two forms— one that allows claims after a 15-minute delay (DR15) and one after 30 minutes (DR30).

Length of delay	Compensation
15-29 minutes	25% of the cost of a single ticket or 12.5% of a return
30-59 minutes	50% of the cost of a single ticket or 25% of a return
60-119 minutes	100% of the cost of a single ticket or 50% of a return
Over 120 minutes	100% of the cost of your ticket whether it's a single or return

Delay Repay applies to all tickets, including season tickets. However, for season tickets you first have to work out your daily travel cost. Details for each train company can be found on their website or Passengers' Charter document.

Findings

Our research suggests there are three main reasons why people do not claim:



Awareness: I didn't know I could...

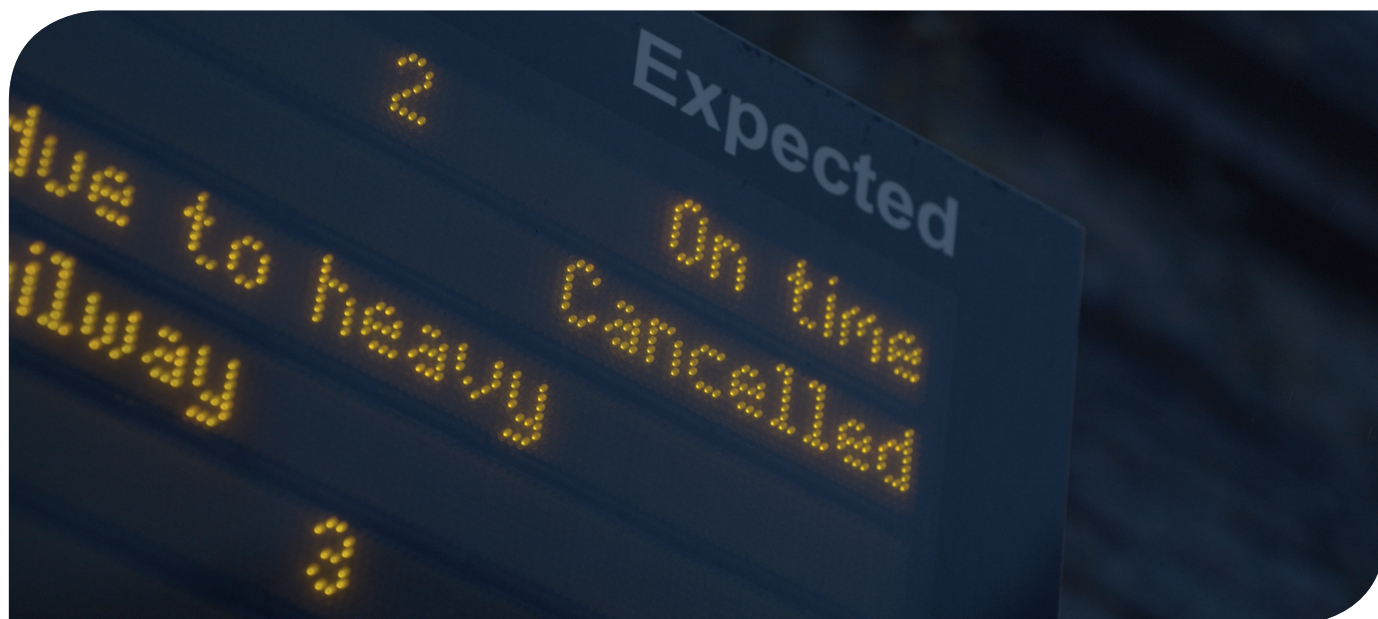


Indifference: I doubt it's worth bothering...



Effort: too complicated and takes too long...

This report looks at each of these barriers and what needs to be done to tackle them and increase claim rates.

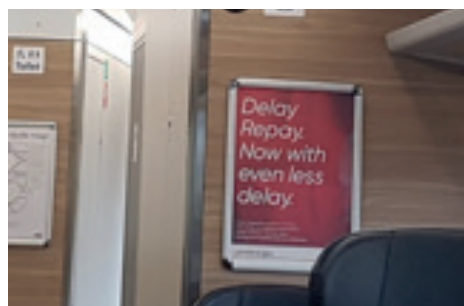


Awareness

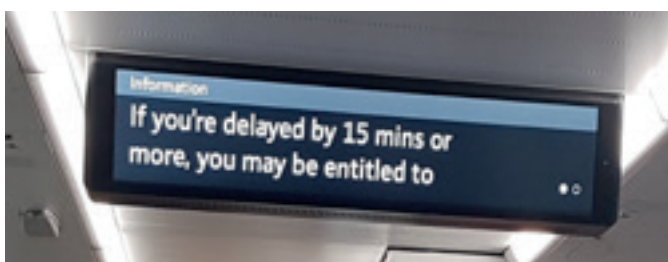
In the first instance passengers need to know they are entitled to claim. Our research in 2018 showed that 28 per cent of passengers who had experienced an eligible delay said they didn't think they could claim compensation. A further 30 per cent said they didn't even think about it.

In our meetings with train companies we found a range of initiatives designed to increase awareness.

As well as paper claim forms, several companies also had cards that staff could hand out to passengers setting out the basic entitlement and the web address. With the same information being provided on posters within carriages.



There are also good examples of using onboard information systems to automatically inform passengers about their rights when a train is delayed.



The industry is also making more of an effort to inform using social media:



Despite this, in our most recent survey just 31 per cent of passengers said the train company made them aware of their right to compensation when they last experienced an eligible delay.

Announcements

When asked how they wanted to be informed about eligibility, the most popular method was an announcement on the train or at the station⁵.

How do passengers want to find out they can claim?



I want to hear an announcement on the train or at the station 44%



I'd like a claim form handed out on the train or at the station 39%



I want to be notified directly by the train company (email/text) 39%

Each train company we spoke to said it was company policy to make announcements whenever a train is delayed telling people they can claim. However, research by the Rail Delivery Group shows that on average only 13 per cent⁶ of people heard anything about compensation during delays.

Recommendation: train companies must ensure that staff include information on compensation when making announcements about delays on board trains and at stations. Train companies must monitor compliance and publish results.

Websites

Train company websites are another prime source of information for passengers. To raise awareness, information about Delay Repay needs to be prominent on the homepage and include the minimum qualifying delay length.

Here's one example of good practice:



⁵ Make Delay Pay. Transport Focus. 2019

⁶ PiDD 29 Report August 2019. RDG. 2019

Some train companies take a more minimalist approach, requiring the passenger to have some prior knowledge of what Delay Repay is and to locate the right website menu.

Recommendation: train companies must use their website homepage to raise awareness of Delay Repay, including the minimum qualifying delay length.

Guidance and help

Most claims for delays are straightforward, but some are much more complicated and require a bit of guidance.

When checking websites we found little (if any) guidance on what to do in the following scenarios – all are real issues that we have encountered through our complaints postbag or which were raised by people responding to our survey.



Can I claim if a delay means I miss my connection?



Can I claim if my train is cancelled rather than delayed?



Can I claim if the train is so crowded I couldn't get on?



Can I claim if I am using a combination of tickets (split ticketing)?



Can I claim if there is major disruption and you are advising people not to travel?



Can I claim if I am using a 'multi-modal' season ticket valid on local rail and bus services?

In our view the answer to each of these should be yes – but we know this is not consistent across all train companies. There is little or nothing on websites to inform passengers one way or the other. If passengers cannot find this information they may just give up on claiming, end up having claims rejected, or be passed between companies.

There needs to be a consistent and passenger friendly approach across all train companies.

Awareness

Why didn't you make a claim for the delay that you experienced?

"Because I forgot to note the time of arrival. And the delay was more significant because I missed my connection but there is no mechanism for claiming for this."

The northern service was around 15 mins late but my delay was significantly longer because of the missed connection. Also I'm not sure how you claim for cancellations which is affecting me currently."

Commuter, Northern

"I had a split ticket and thought there would be quite a lot of difficulty in gaining compensation."

Leisure, CrossCountry

Recommendation: all websites should display clear guidance on the different scenarios when passengers can claim. This should be consistent across all train companies.

Not all train companies are yet on the Delay Repay scheme and of those that are, not all offer compensation after a 15-minute delay. Standardisation and harmonisation of Delay Repay schemes across the country should also help to raise awareness of rights and entitlements.

Recommendation: Every train company should offer Delay Repay 15 to bring consistency to compensation across the network.

Tackling indifference

Even when passengers know their rights, many simply can't be bothered to claim. There is a sense that 'it's not worth it for the amount I'd get back'. Overall just under a third of people who could claim said it wasn't worth bothering – and if the ticket value is less than £5, then almost half don't consider it worth the effort.

"The amount of compensation is rarely worth the time it takes to make the claim."

Commuter, Thameslink

"The value of the ticket was too low to make the effort worthwhile – it was only a short journey."

Commuter, Northern

"Because it was a small delay by GWR standards, and they are so slow to pay compensation I didn't think it was worth the bother."

Leisure, Great Western Railway

"Too much hassle."

Leisure, Southeastern

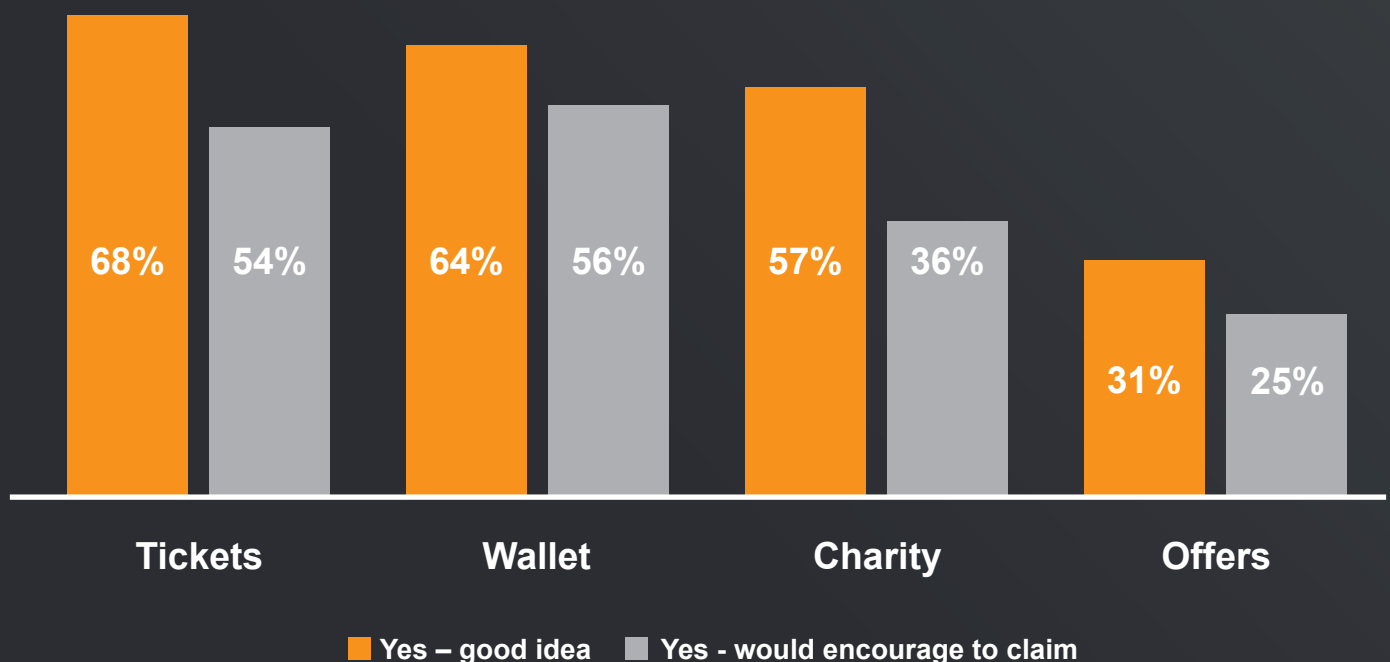
Tackling indifference

We decided to test out three potential ways of overcoming this sense of indifference:

- a 'wallet' function that allows smaller payments to accumulate and which can be redeemed at a later point
- option to swap compensation for complimentary tickets for a future journey
- option to swap compensation for other offers or rewards – for example a free coffee
- option to donate compensation directly to a charity.

The option to swap Delay Repay compensation for complimentary tickets is the most popular scheme, both in terms of respondents thinking this is a good idea and feeling that it would encourage them to claim. Being given access to a Delay Repay wallet is also popular.

Reaction to schemes among passengers who never claim



Each option seems to appeal to different types of passengers. Those travelling for personal or for leisure reasons, and those who were using an advance single or return ticket are more likely than others to think that being able to swap cash compensation for complimentary tickets would encourage them to claim.

Regular commuters (for work or education) are more attracted to the wallet function. Business travellers felt that donating to charity was more likely to make them claim.

Tackling indifference

"Where delays are due to person under a train, I don't generally claim but would if money automatically went to a suicide prevention charity."

Commuter

"Swapping small amounts for coffee or being able to save them up is a good idea. I think if you knew you were getting something back in return for being late, missing connections and important appointments it might help."

Commuter

"As long as there is still a choice between compensation and [complimentary] tickets, and the compensation is not removed as an option, it's a good idea."

Commuter

"It would be useful to have the choice of either an immediate refund or having the credit put into a wallet to be used towards future bookings."

Commuter

Few passengers liked all four options. However, just over three quarters of people who experienced an eligible delay in the last six months, but who never make a claim for Delay Repay, said that at least one of these options would encourage them to claim.

Northern is the only train company to currently offer complimentary tickets as an alternative to cash compensation for delays of 30 minutes or more. Several train companies already have a 'donate Delay Repay to charity' option. While laudable in its own right, in some cases this is only apparent when selecting the payment option at the very end of the process. More publicity upfront could act as a motivation to claim. This might also have the added benefit of encouraging the charity to promote Delay Repay and encourage claiming as part of its own fundraising activity.

Recommendation: the industry implements new schemes designed to overcome indifference.

Effort

For some, the effort involved in the process of making a claim can be a barrier – either arising from its perceived complexity or possibly from a previous negative experience.

A complicated and time-consuming process will reduce claims, especially when the actual amount of compensation is low.

"Not worth the bother & effort of trying to contact company and get anything. Takes too long and they require too much information and are not helpful."

Leisure, South Western Railway

"It is not a slick process – requires a photo of the ticket and other information. Ticket photo must be a certain size to upload and a decent internet connection is required. All for two or three pounds back."

Commuter, London North Eastern Railway

"Very long winded; they seemed to want to know too much information for a small amount of compensation."

Leisure, TransPennine Express

"The claiming process is overly complicated. To claim a great deal of information is requested (start date of ticket, end date of ticket, duration of ticket). I have to give the smartcard number which allows Greater Anglia to retrieve ALL of the ticket details from their systems. It feels like the train operator try every trick to make claiming as difficult as possible."

Commuter, Greater Anglia

The simpler and easier the process to claim compensation, the more likely it is that people will complete it.

Automated compensation

The best way of eliminating effort is for the system to do most of the work for you. Digital ticketing should help – the more that passengers tap in with a smart card or scan a bar code then the easier it is for the train company to make an educated assumption about the train you are on.

Several train companies have a form of automation for Advance tickets or for season tickets. This either pays compensation automatically or prompts passengers to simply confirm their claim with all the details pre-populated.

Some companies we spoke to expressed concern about wider use of automatic payments without confirmation from the passenger. They felt this could work for Advance tickets which are only valid on one specific train but not for tickets that allow travel on a range of trains. However, where a passenger has a more flexible ticket, but has a seat reservation, there seems no reason why a train company couldn't ask a passenger to confirm whether they travelled on that specific train if it is delayed. Passengers wouldn't have to claim if they weren't in fact delayed, but this proactive approach would help ensure more passengers receive the compensation they're entitled to.

Train companies should implement the 'one-click' initiative proposed by DfT whereby the train company uses relevant information (such as 'tap-in' information, seat reservations or stored 'usual journeys') to identify instances where you may have been delayed. This can trigger an email or text simply requiring you to state whether you were indeed on that train in order to get the compensation. Digital ticketing should make this easier, but even with paper tickets more could be done now. Our research found that 83 per cent of passengers would be happy to receive an email or text message as a prompt to claim Delay Repay. This could be even higher if the prompt came with details of the claim pre-populated.

Recommendation: implementation of 'one-click' automation across the country.



Account facility

We found that most train companies provide the option to create a Delay Repay account or offer the facility to 'remember' key data entered in a previous claim. This is helpful and can save a lot of repetitive data entry on basic details such as name, address and payment preferences. These accounts make it easier and quicker to claim, but our survey found that even amongst commuters most didn't have an account and half were unaware the facility existed.

Even when aware, the benefits of an account are only maximised when the system can also store ticket details for season ticket holders. Why should a season ticket holder have to enter the ticket details for every single claim – the system should store the details and simply require a 'tick' if the claim related to the season ticket. Having to re-enter details and load a picture of the ticket each time adds unnecessary complexity.

Northern's account system not only allows you to 'pre-load' season ticket details but also your 'usual' train services as well. In the absence of automation using digital 'tap-in' data this minimises the steps required.

If you have a saved season ticket and have selected all your favourite journeys, by using one-click compensation, simply click on the date/time when you experienced a delay and your claim will be processed without any further actions required from you.

Season Tickets

You can enter or amend season ticket, payment details and contact details by clicking on the add or edit buttons.

Please click the time/date of your journey for one-click compensation, or select 'Other date or time' if you wish to claim for a different time/date.

From	To	Expiry	EDIT JOURNIES	CANCEL TICKET
Disley	Manchester Piccadilly	20/05/2020		
Fri 6 Dec	1.00AM (OUTBOUND)	5.00PM (RETURN)		
Wed 4 Dec	1.00AM (OUTBOUND)	5.00PM (RETURN)		
Tue 3 Dec	1.00AM (OUTBOUND)	5.00PM (RETURN)		
Mon 2 Dec	1.00AM (OUTBOUND)	5.00PM (RETURN)		

OTHER DATE OR TIME

MAKE A NEW CLAIM

Claim forms

Make a Delay Repay Claim

1 Details

2 Ticket

3 Journey

Ticket Medium *

Paper

Please provide an image or scan of your paper ticket, where possible we will accept a digital ticket receipt, purchase receipt, or collection receipt. For all other tickets, a copy of your matching photocard is required.

I am submitting the claim for ☒ Myself ☐ Other

Ticket Type *

Price *

£ 0.00

Ticket Number

Please provide your ticket number to allow us to assess your claim more quickly. The ticket number is a 5-digit number (this is marked in the sample images in blue).

Sample 1

Sample 2

For some the sheer amount of detail required on the claim form can be off-putting. With a paper ticket some data entry maybe inevitable but passengers filling out the online claim form do ask why they have to provide a photo of the ticket and then manually enter the ticket number, reference number, stations and price, all of which are on the ticket.

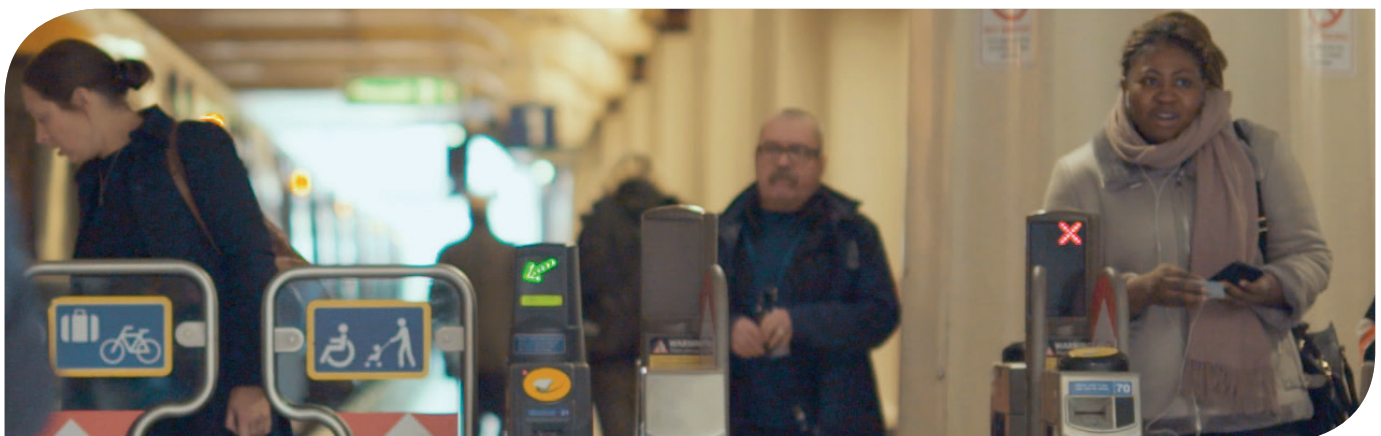
We raised this when meeting train companies. They said getting the passenger to manually confirm more information made it easier for them to use automated verification processes. While more of a chore for passengers they said it means that high volumes of claims could be verified and processed in a matter of hours. If the photo of the ticket could not be read clearly by the automated system it would require manual processing, which they said would mean it took longer to be paid. In short, less work for the train company, but more work for the passenger.

However, this does not adequately explain why different train companies seem to require different data – there was a wide difference between systems we looked at. Prompt payment is important but the volume of data entry and the differences between different train company processes can be off-putting to passengers. The industry should do more to improve systems to enable prompt payment without putting the burden on passengers and making claiming more onerous.

In July 2019 the Office of Rail and Road (ORR) published recommendations on Delay Repay as part of input into the Williams Rail Review⁷. Amongst other things this recommended using a standardised compensation claim form common to all train operators with only essential information required. They argued that this would reduce scope for error in filling in the form (nationally 16 per cent of claims are rejected), allow familiarisation with the process and increase the willingness of passengers to claim.

Transport Focus has also asked passengers about their experiences with rejected claims. Common themes from our survey were:

- Debates about when exactly the train arrived (such as “I felt the train had arrived 15 minutes late, but the company said it was 14½”).
- Situations where train operating companies say that the train was not delayed, but the passenger argues that because of an earlier cancellation that train was too crowded to get on.
- Refusals based on people failing to ‘void’ their ticket prior to taking a photo of it.
- Disagreements about which train company is responsible for the delay.



⁷ [Improving delay compensation and accessibility for passengers – Office of Rail and Road's advice to the Williams rail review](#)

Effort

"They said that the train was 14 minutes late, when actually it was at least 16 minutes late. I noticed that they had declared the train had already arrived, yet we were still pulling into Waterloo, and it took us another 2 minutes to stop and get the doors open."

Commuter, South Western Railway

"Journey involved two different train companies – Thameslink and London Overground. Despite both agreeing that my journey was delayed by over an hour, Thameslink blamed London Overground and London Overground blames Network Rail, and none were willing to offer delay repayment. I just gave up after two weeks of email exchanges."

Commuter, Thameslink

"A claim was rejected because, although there was a train 10 minutes after cancelled one, this was too full to board, and so I got the one that was 20 minutes after my cancelled one. I appealed the claim, and it was paid."

Commuter, West Midlands Trains

Recommendation: standardisation and simplification of claim forms. This would provide greater clarity for passengers and help to reduce the volume of rejected claims.

National portal for claims

The ORR report also recommended the development of a single streamlined system for passenger compensation accounts via a central provider such as National Rail Enquiries. This provider could operate a central portal for compensation claims and transfer information to the relevant train operator's system.

We agree that such a system could help reduce some of the barriers experienced by passengers and prevent some claims falling between the cracks.

"A common system for claiming for all operators where the onus is on the companies to sort out who is to blame and pay, would simplify claims where there is more than one company involved. It shouldn't be necessary for the customer to understand who is responsible for what."

Commuter

"Process needs to be easier for season ticket users. Perhaps a single portal for all train companies instead of having to apply to the one that caused the delay (which makes it more awkward when you take multiple trains)."

Commuter

Recommendation: the development of a national portal for co-ordinating claims should be considered.

What next?

The Williams Rail Review is expected to propose major changes to the structure and operation of the railway. This could include changes to fares and ticketing. The chair of the review has also called for claiming to be easy and for train companies to be more proactive in telling passengers when compensation is due.

Some of the recommendations we have made in this report will need to be considered as part of this wider restructuring of the industry, but others should be progressed now.

Transport Focus will continue its efforts on behalf of passengers.

Appendix 1: review of train company websites

	Delay Repay type	Awareness	Indifference		Effort			
	Delay Repay 15	Prominent message on website homepage, including the minimum qualifying delay length, to help raise passengers' awareness	Complimentary tickets as an alternative to cash compensation	Option to directly donate Delay Repay to charity	Automation for season ticket holders; either paying compensation automatically or prompting passengers to simply confirm their claim	Automation for other ticket types, e.g. Advance tickets; either paying compensation automatically or prompting passengers to simply confirm their claim	Option to set up an account to remember passengers' key details	Form just requires an image of the ticket, not for passengers to also type in ticket/ reference numbers
Avanti West Coast	✓	✓	X	X	X	✓	✓	X
c2c	✓	✓	X	X	✓	X	✓	X
CrossCountry	X	✓	X	X	X	X	X	X
East Midlands Railway	✓	✓	X	✓	X	X	✓	X
Gatwick Express	✓	✓	X	✓	✓	✓	✓	X
Greater Anglia	✓	X	X	✓	X	X	✓	X
Great Northern	✓	✓	X	✓	✓	✓	✓	X
Great Western Railway	✓	✓	X	X	X	X	✓	X
LNER	X	X	X	✓	X	X	✓	X
London Northwestern Railway	✓	X	X	✓	X	X	✓	X
Northern	✓	✓	✓	X	X	✓	✓	✓
ScotRail	X	X	X	X	X	X	✓	X
Southeastern	✓	X	X	X	X	X	✓	X
Southern	✓	✓	X	✓	✓	✓	✓	X
South Western Railway	✓	X	X	X	✓	✓	✓	X
Thameslink	✓	✓	X	✓	✓	✓	✓	X
TransPennine Express	✓	X	X	X	X	✓	✓	X
Transport for Wales	✓	X	X	✓	X	X	✓	X
West Midlands Railway	✓	X	X	✓	X	X	✓	X

Review undertaken in December 2019

Don't miss out

#MakeDelayPay



Any enquiries about this report should be addressed to:

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